

**Town of Wethersfield
Insurance Committee Minutes
Thursday, November 19, 2009
Town Managers Conference Room**

The meeting was called to order by at 5:30PM.

Attendance: Mike Fortunato, Chairman, Chris Bazinet, Vice-Chairman; Matthias DeAngelo; Lisa Hancock-Director of Finance; Greg Bedula - TD BankNorth Insurance; Chris Monroe-Savino, Sturrock & Sullivan; Jeff Kotkin-Town Council Liaison; Jeffrey Bridges-Town Manager.

Excused Absences: Sey Adil; Paul Meade; Chris Drezek-Director of Human Resources BOE

Public Comments:

No one was present from the public for comment.

Approval of Minutes:

Matthias DeAngelo moved for the approval of the minutes from the meeting on October 19, 2009 seconded by Chris Bazinet. Motion carried unanimously.

Reports from Agents of Record:

Chris Monroe – Savino, Sturrock, & Sullivan

Chris Monroe reviewed the monthly claim report; the fund is still in good shape. October claims were up significantly. Early gains to the fund have been given back to now be at a break even point. Large claims are currently about 10.3% of total claims. A plan our size could generally be 20% to 25%.

Jeffrey Bridges questioned as to how the Town really knows if Anthem is paying claims properly. Chris Monroe discussed how last year the Committee met with Segal Company and discussed the idea of having a 3rd party audit of claims done. The cost was \$40,000. Jeffrey Bridges would like to have it for discussion during the budget process.

Chris Monroe discussed the results of the HSA Plan vs. the Traditional Plan paid claims data. It reflects that the cost per HSA Plan is lower than the Traditional Plan per employee. Many of the participants in the HAS Plan are younger employees which can also impact the analysis.

Lisa Hancock discussed a new program that she learned about that goes beyond the normal wellness programs that Towns offer. She said that it might be something that the Town look into. There are two types of programs. One that identifies the various risk groups and focuses on the “at risk” level and brings the appropriate program into the workplace to follow through to improve health. The other program has to do with the “acute” level employees with specialized services where Doctors are focused within specific areas of illness and work with employees and their Doctors. She stated she will try to get information to Chris Monroe regarding these programs for his review.

Greg Bedula – TD Banknorth Insurance

Greg Bedula discussed the responses from the last meetings list of items to be addressed. He provided CIRMA’s responses to the list and discussed them. CIRMA has sent a white paper on Worker’s Compensation claims to Jeffrey Bridges and the BOE. Greg will also get a copy to Lisa Hancock and will also check to see if Committee members could use that information personally.

Jeff Kotkin asked Greg Bedula if he had any idea as to estimates for next year. Greg Bedula stated that last year their audit values came back substantial and it was then negotiated to zero – there could be some possible increases in that area.

Old Business:

There was no old business to discuss.

New Business:

There was no old business to discuss.

Adjournment:

Chris Bazinet moved to adjourn at 6:30 PM; this was seconded by Matthias DeAngelo. Motion carried unanimously.